

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK**

In Re:

Karen Ann Johnson  
fka Karen Ann Polniak

Case No.: 1-10-11040-MJK  
Chapter: 7

SSN: xxx-xx-8946

Debtor(s)

**DEFICIENCY NOTICE**

Please be advised that the **Financial Management Course Certificate** filed on **May 12, 2010** (document number 16) contains the following deficiencies:

**MISSING/INCOMPLETE DOCUMENTS:**

- ☐ Certificate of service is ☐ missing or ☐ incomplete.
- ☐ Official Form 23 is ☐ missing or ☐ does not state the Certificate number. Please file Official Form 23 as follows: **Bankruptcy > Other > Financial Management Course**. Without a completed Form 23 AND certificate number, this case will be closed without the entry of a discharge order.
- ☐ The PDF file attached ☐ is not legible or ☐ will not upload or ☐ is incorrect.
- ☐ The Amendment is missing: ☐ a Cover Sheet; ☐ an Amended Summary of Schedules; and/or ☐ a Certificate of Service .
- ☐ An Order must be submitted in paper for the motion type (document number ) that was granted in Court on [date].  
☐ Please be advised that this case will remain open for ten days to provide you with an opportunity to cure this deficiency.
- ☐ **ROCHESTER ONLY:** Motion fails to comply with the Standing Order dated November 20, 2009, which contains a comprehensive list of procedures/requirements for each default motion filed in Rochester and Watkins Glen. This Standing Order is available at [www.nywb.uscourts.gov](http://www.nywb.uscourts.gov).  
☐
- ☒ Other: Official Form 23, Financial Management Course Certificate, is not filed. SWithout a complete Form 23 AND certificate number, this case will be closed without entry of a discharge order.

**INCORRECT PROCEDURE:**

- ☐ Incorrect event selected.
- ☐ Document filed in the wrong case. Please re-file this document in the correct case number: [case #].
- ☐ Main Document(first document attached) should consist of [document] and the attachments to the main document should always consist of: [document].
- ☐ Document link relationship to an existing event is ☐ missing or ☐ was linked to the wrong document.
- ☐ Certificate of service indicates that service was electronically done through the Court CM/ECF system. Service of a motion under Rule 9014 or a summons under Rule 7004 cannot be accomplished by electronic means. Please conventionally serve all appropriate parties and re-file a certificate of service with the Court.
- ☐ **BUFFALO ONLY:** The motion incorrectly informs debtor or party that written response is required and/or sets a deadline for filing written opposition. An amended motion in compliance with the Standing Order dated March 16, 1999 must be filed and served.
- ☐ Other:

**MISSING/INCOMPLETE INFORMATION:**

- ☐ Electronic signature is ☐ missing or ☐ incomplete from .
- ☐ Improper Hearing ☐ Date, ☐ Time and/or ☐ Location. Please consult the Judges' Courtroom Practice section at [www.nywb.uscourts.gov](http://www.nywb.uscourts.gov) for procedures on hearing dates, locations, times and service.
- ☐ Hearing ☐ Date, ☐ Time and/or ☐ Location not provided.
- ☐ Other:

**ADDITIONAL INFORMATION, IF APPLICABLE:**

- ☐ This motion will **NOT** be considered by the Court until the deficiencies noted above are corrected.
- ☐ This motion **WILL** be placed on the Court calendar. However, the deficiencies noted above must be corrected prior to the hearing date.
- ☒ The document needs to be filed/re-filed as follows:Please file Official Form 23 with the U.S. Bankruptcy Court.

Date: May 13, 2010

Paul R. Warren  
Clerk of Court

Form defygen/Doc 17

[www.nywb.uscourts.gov](http://www.nywb.uscourts.gov)

# CERTIFICATE OF NOTICE

District/off: 0209-1  
Case: 10-11040

User: galenda  
Form ID: defygen

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 13, 2010

The following entities were noticed by first class mail on May 15, 2010.  
db +Karen Ann Johnson, P.O. Box 267, Lewiston, NY 14092-0267

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2010

Signature:

